IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY
SUPPLEMENTAL BENEFIT PLAN
(ACTIVE PARTICIPANTS)

SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS
(Plan No: 501; I.D. 16-1550492)

Dated: October 15, 2026

Dear Participant:

The following is a summary of an important change made to your Summary Plan Description ("SPD"), effective as indicated below:

I. Effective March 1, 2026, all references to Laurie Good as Administrative Manager and HIPAA Privacy Official are replaced with Emily Torres-Casilio.

II. Effective June 5, 2026, charts setting forth the composition of the Board of Trustees appearing in SECTION 1, GENERAL INFORMATION FOR ALL PARTICIPANTS AND BENEFICIARIES and SECTION 14, TECHNICAL DETAILS are deleted in their entirety and replaced with the following:

Union Trustees	**Employer Trustees**
Jason LaGamba, Trustee c/o Iron Workers Local Union No. 9 412 39th Street Niagara Falls, New York 14303	Thomas Dickey, Trustee c/o Ace Architectural 5285 Upper Mountain Road Lockport, New York 14094
Tim Starwald, Trustee c/o Iron Workers Local 33 650 Trabold Road Rochester, NY 14624	Linn White, Trustee c/o R&S Steel Erectors, LLC 412 Canal Street Rome, NY 13440
Robert Cole, Trustee c/o Iron Workers Local Union No. 440 10 Main Street, Suite 100 Whitesboro, New York 13492	H.L. (Chip) Stephenson, Trustee c/o BVR Construction Co., Inc. 8 King Road Churchville, New York 14428

Please place this information with your Summary Plan Description for permanent reference.

Contact the Fund Office at (585) 424-3510 if you have any questions.

Sincerely,

BOARD OF TRUSTEES OF THE IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY SUPPLEMENTAL BENEFIT PLAN